

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ronald E. Snyder
Deborah M. Stehley-Snyder
Debtor(s)

Bankruptcy Case No.: 18-70160-JAD
Issued Per June 13, 2019 Proceeding
Chapter: 13
Docket No.: 63 – 15, 55
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 9, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☒ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: No payments on account of secured claim of Specialized Loan Servicing (Claim No. 4) due to determination of claim is unsecured per Order entered at Docket No. 13, (AP19-7006).
The claim of Santander Consumer USA shall be paid per stipulation at Docket No. 51 as pay in full with payments to be calculated by Trustee.
The secured claim of Bayview Loan Servicing (Claim No. 15) shall govern, and then following all allowed post-petition payment change notices filed of record.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: June 17, 2019

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald E. Snyder
 Deborah M. Stehley-Snyder
 Debtors

Case No. 18-70160-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Jun 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2019.

db/jdb
 cr +Ronald E. Snyder, Deborah M. Stehley-Snyder, 632 Sprankle Avenue, Altoona, PA 16602-9302
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 14788837 +Aes/pnc Natl City, P.O. Box 61047, Harrisburg, PA 17106-1047
 14802971 +Autovest, LLC, 26261 Evergreen Rd, Suite 390, Southfield, MI 48076-4447
 14802972 +Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
 14788843 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 14975063 +ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 14788845 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14802973 +Frederic I. Weinberg, Esq., Law Offices of Frederic Weinberg/Assoc.,
 375 East Elm Street Suite 210, Conshohocken, PA 19428-1973
 14802974 +Hayt, Hayt & Landau, LLC, 123 S. Broad Street Suite 1660, Philadelphia, PA 19109-1003
 14788846 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 14803859 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14809813 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14802979 Pressler and Pressler LP, 7 Entin Road, Parsippany, NJ 07054-5020
 14788848 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
 14803698 +Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
 14883260 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 14788849 +Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
 14871602 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
 Harrisburg PA 17106-9184
 14802982 +Vincent F. Morgan, MD, 205 Tennyson Ave. Ste C, Altoona, PA 16602-4171
 14802047 +Wilmington Savings Fund Society, FSB Trustee(See410, c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14788838 +E-mail/Text: bankruptcy@acbhq.com Jun 18 2019 03:18:56 American Credit Bureau,
 2755 S Federal Hwy, Boynton Beach, FL 33435-7742
 14788839 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 18 2019 03:20:00
 Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, FL 33146-1837
 14788840 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 18 2019 03:24:21 Capital One,
 Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14788842 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 18 2019 03:18:59 Comenity Bank/Lane Bryant,
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 14788841 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 18 2019 03:18:59 Comenity Bank/fashbug,
 Po Box 182789, Columbus, OH 43218-2789
 14793475 E-mail/Text: mrdiscen@discover.com Jun 18 2019 03:18:45 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14788844 +E-mail/Text: mrdiscen@discover.com Jun 18 2019 03:18:45 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14802975 +E-mail/Text: ebn@ltdfin.com Jun 18 2019 03:18:58 LTD Financial Services LP,
 7322 SW Freeway Suite 1600, Houston, TX 77074-2134
 14802976 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 18 2019 03:19:33 Midland Credit Management, Inc.,
 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
 14828473 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 18 2019 03:19:33 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14788847 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 18 2019 03:23:08
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 14794743 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 18 2019 03:23:46
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14789748 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 18 2019 03:23:08
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14802977 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 18 2019 03:24:26
 Portfolio Recovery Ass., 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 14802978 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 18 2019 03:24:26
 Portfolio Recovery Ass., 130 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 14827170 E-mail/Text: bnc-quantum@quantum3group.com Jun 18 2019 03:19:10
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14816869 +E-mail/PDF: gecsedirecoverycorp.com Jun 18 2019 03:24:17 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 14788850 +E-mail/PDF: gecsedirecoverycorp.com Jun 18 2019 03:24:17 Synchrony Bank/Care Credit,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14788851 +E-mail/PDF: gecsedirecoverycorp.com Jun 18 2019 03:23:36 Synchrony Bank/Sams,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14802980 +E-mail/Text: bankruptcydepartment@tsico.com Jun 18 2019 03:20:09 Transworld Systems, Inc.,
 507 Prudential Road, Horsham, PA 19044-2308

District/off: 0315-7

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 44

Date Rcvd: Jun 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14802981 E-mail/Text: skorman@uoc.com Jun 18 2019 03:20:20 University Orthopedics Center,
101 Regent Court, State College, PA 16801-7965

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Wilmington Savings Fund Society, FSB, DBA Christia
cr* +BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14975073* ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14975074* ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14866640* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Defendant Wilmington Savings Fund Society, FSB bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor BAYVIEW LOAN SERVICING, LLC pabk@logs.com
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com
Nicole Bernadette Labletta on behalf of Creditor BAYVIEW LOAN SERVICING, LLC Nlabletta@pincuslaw.com, brausch@pincuslaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen on behalf of Joint Debtor Deborah M. Stehley-Snyder ecf@johnstownbankruptcy.com, mybestcaseecfmail@gmail.com/r44281@notify.bestcase.com
Richard G. Allen on behalf of Plaintiff Ronald E. Snyder ecf@johnstownbankruptcy.com, mybestcaseecfmail@gmail.com/r44281@notify.bestcase.com
Richard G. Allen on behalf of Plaintiff Deborah M. Stehley-Snyder ecf@johnstownbankruptcy.com, mybestcaseecfmail@gmail.com/r44281@notify.bestcase.com
Richard G. Allen on behalf of Debtor Ronald E. Snyder ecf@johnstownbankruptcy.com, mybestcaseecfmail@gmail.com/r44281@notify.bestcase.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
William E. Craig on behalf of Defendant Santander Consumer, USA, Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com/mortoncraigecef@gmail.com
William E. Craig on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com/mortoncraigecef@gmail.com

TOTAL: 14